

Consolidated Financial Highlights^{*}

IN LEBANESE POUNDS

AT END-SEPTEMBER 2025

- Political breakthrough and IMF cooperation:

Since early 2025, renewed political will and constructive engagement with the IMF have allowed Lebanon to pivot towards long-overdue economic reforms. In this context, the Bank remains committed to supporting reforms and implementing measures to strengthen its readiness for a post restructuring era.

- Ratification of the banking restructuring law: On 1

August 2025, Parliament ratified the long-awaited banking restructuring law– a critical milestone following the earlier amendment of the Banking Secrecy law, and a key step towards fulfilling the IMF's preconditions. We now look forward to the adoption of the Gap Framework soon. Until then, it is still difficult for banks to assess the full impact of the crisis on their financial position.

- Buffers enhancement & provisioning: In the first nine months of 2025, the Bank continued to allocate part of its consolidated operating surpluses to provisions for risk and charges, as the prevailing uncertainties dictate continued prudence.

- Bank's business model transformation in Lebanon: The Bank continues to accelerate the shift of its retail banking activity to a user-friendly and cost effective digital platform for individuals (neo) while reshaping our branches to better serve high-net-worth and corporate clients.

^{*} **Disclaimer: the figures below were published to comply with regulatory publishing requirements for listed banks operating in Lebanon. They should not be relied upon for decision-making, and they should be read in conjunction with the full set of financial statements and related disclosures as published on the Bank's website (please refer to the 2024 Annual Report).**



CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

	30/09/2025 LBP Million	31/12/2024 LBP Million
ASSETS		
Cash and balances with central banks	863,997,780	865,064,542
Due from banks and financial institutions	158,704,084	149,978,644
Derivative financial instruments	1,277,691	1,134,384
Shares and participations at fair value through profit or loss	1,479,045	1,670,267
Debt instruments and other similar financial assets at fair value through profit or loss	25,693,649	10,929,075
Shares and participations at fair value through other comprehensive income	12,329,076	11,994,018
Debt instruments and other similar financial assets at fair value through other comprehensive income	29,279,758	18,522,044
Net loans and advances to customers at amortised cost	89,585,488	85,796,399
Net loans and advances to related parties at amortised cost ⁽¹⁾	200,610	361,848
Debtors by acceptances	870,958	635,460
Debt instruments classified at amortised cost ⁽²⁾	100,050,884	112,572,327
Property and equipment and right-of-use assets	22,749,459	22,596,627
Intangible assets	525,758	301,397
Assets taken in settlement of debts	98,468	98,468
Assets held for sale	-	200,628,451
Other assets	7,966,089	6,494,031
Goodwill	3,107,828	2,748,350
TOTAL ASSETS	1,317,916,625	1,491,526,332

⁽¹⁾ Loans granted to related parties against cash collateral amounted to LBP 87 billion.

⁽²⁾ Includes an amount of LBP 915 billion with risk ceded to customers.

	30/09/2025 LBP Million	31/12/2024 LBP Million
OFF-BALANCE SHEET		
Financing commitments		
Financing commitments given to banks and financial institutions	10,568,160	11,182,913
Financing commitments given to customers	26,291,247	29,814,859
Bank guarantees		
Guarantees given to banks and financial institutions	858,519	410,253
Guarantees received from banks and financial institutions	757,419	668,095
Guarantees given to customers	18,031,561	21,441,932
Guarantees received from customers	370,370,380	289,407,034
Foreign currencies forwards		
Foreign currencies to receive	52,808,847	20,429,496
Foreign currencies to deliver	52,689,925	20,398,759
Commitments on term financial instruments	17,758,480	12,652,328
Fiduciary accounts	96,812,228	88,097,152
Under specific instructions	96,343,613	87,774,206
Under discretionary investments	468,615	322,946
Assets under management	606,222,096	617,862,294
Mutual funds	2,624,907	2,373,183
Bad debts written off during the year	-	579,796

	30/09/2025 LBP Million	31/12/2024 LBP Million
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
Due to central banks	2,493,630	2,823,868
Due to banks and financial institutions and repurchase agreements	10,677,543	23,538,927
Derivative financial instruments	1,274,440	1,114,034
Customers' deposits	1,133,511,593	1,107,716,259
Deposits from related parties	1,767,303	3,537,330
Engagements by acceptances	870,958	635,460
Other liabilities	16,205,644	21,773,366
Provisions for risks and charges	44,469,189	39,067,339
Subordinated loans and similar debts	10,528,215	23,953,218
Liabilities related to assets held for sale	-	181,916,730
TOTAL LIABILITIES	1,221,798,515	1,406,076,531
Shareholders' equity - Group share		
Share capital - common shares	982,859	982,859
Share capital - preferred shares	10,020	10,020
Issue premium - common shares	902,290	902,290
Issue premium - preferred shares	894,480	894,480
Share capital and cash contribution to capital	72,586	72,586
Non-distributable reserves	2,699,332	2,588,375
Distributable reserves	43,453	35,995
Treasury shares	(7,246)	(8,392)
Retained earnings (Accumulated losses)	4,445,991	(4,965,220)
Revaluation reserve of real estate	19,111,028	18,995,086
Other components of equity	6,372,407	6,091,591
Foreign currency translation reserves	52,048,932	47,281,624
Reserves related to assets held for sale	-	9,013,806
Result of the period	8,536,040	212,471
Shareholders' equity - Group share	96,112,172	82,107,571
Non-controlling interests	5,938	3,342,230
TOTAL SHAREHOLDERS' EQUITY	96,118,110	85,449,801

TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,317,916,625	1,491,526,332
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CONSOLIDATED INCOME STATEMENT (UNAUDITED)

	30/09/2025 LBP Million	30/09/2024 LBP Million
Interest and similar income	15,843,433	17,814,802
Less: tax on interest income	(385,120)	(550,160)
Interest and similar income, net of tax	15,458,313	17,264,642
Interest and similar expense	(1,499,717)	(2,539,767)
Net interest margin	13,958,596	14,724,875
Fee and commission income	9,179,929	8,429,770
Fee and commission expense	(1,434,796)	(880,111)
Net fee and commission	7,745,133	7,549,659
Net trading (loss) gain	(7,436,922)	8,644,495
Net gain (loss) on financial investments	17,180,237	(4,154)
Other operating income	121,097	205,200
Total operating income	31,568,141	31,120,075
Net Impairment loss on financial assets	(299,376)	(2,055,446)
Net operating income	31,268,765	29,064,629
Personnel expenses	(7,396,006)	(6,728,061)
Other operating expenses	(13,699,538)	(21,447,153)
Depreciation of property and equipment and right-of-use assets	(575,100)	(525,132)
Amortisation of intangible assets	(139,581)	(77,344)
Total operating expenses	(21,810,225)	(28,777,690)
Operating profit	9,458,540	286,939
Net gain (loss) on disposal of fixed assets	58,639	(343)
Profit before tax	9,517,179	286,596
Income tax	(1,209,248)	(944,978)
Profit (loss) after tax	8,307,931	(658,382)
Result of discontinued operations, net of tax	202,603	660,914
Profit for the period	8,510,534	2,532
Non-controlling interest	(25,506)	121,137
Equity holders of the parent	8,536,040	(118,605)
Basic and diluted earnings (loss) per share LBP	14,533	(202)
Basic and diluted earnings (loss) per share from continuing operations LBP	14,144	(1,062)
Basic and diluted earnings per share from discontinued operations LBP	389	860

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